

considering the recommendation of the parties, I hereby impose against Eagan-Kilcoyne an administrative penalty in the total amount of \$250. If Eagan-Kilcoyne pays that penalty within ten days of the date of my signature upon this consent order, and if she also provides proof of her having paid the CE fee, the Department will reinstate her resident insurance agent license.

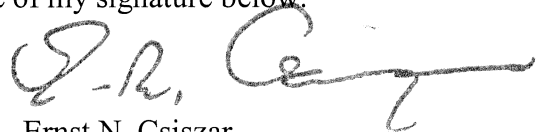
The parties have reached this agreement in consideration of the Department having never taken any administrative disciplinary action against Eagan-Kilcoyne before, of Eagan-Kilcoyne's good faith attempt to comply with the CE fee payment provisions after the due date and before regulatory notice of noncompliance, and of her assurance that in the future she will comply with the state's insurance laws, particularly that of timely paying the CE fee. The parties expressly agree and understand Eagan-Kilcoyne's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By her signature upon this consent order, Eagan-Kilcoyne acknowledges that she understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (Supp. 2000), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that Laurie L. Eagan-Kilcoyne shall, within ten days of the date of my signature on this consent order, pay to the Department an administrative penalty in the total amount of \$250.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Eagan-Kilcoyne's licensing file.

This consent order becomes effective as of the date of my signature below.



Ernst N. Csiszar
Director

May 18, 2001, at
Columbia, South Carolina

LEK Laurie L. Eagan-Kilcoyne

I CONSENT:

Laurie L. Eagan-Kilcoyne

Laurie L. Eagan-Kilcoyne

305 Brewer Road

Summerville, South Carolina 29483

Dated this 17th day of May, 2001